

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Cancelled)
2. (Cancelled)
3. (Cancelled)
4. (Cancelled)
5. (Cancelled)
6. (Previously Amended) A system for establishing a debit account via a point of sale transaction comprising:
 - (a) a transaction terminal, said terminal including input means, display means, and processing means;
 - (b) printing means operatively coupled to said transaction terminal;
 - (c) communications means integral to said transaction terminal;
 - (d) a secure host server in communication with said transaction terminal;
 - (e) said transaction terminal including: means for initiating said point of sale transaction to accept funds from a customer to be deposited into a debit account; means for accepting an input value representing funds to be deposited into said debit account;

means for accessing said secure host server via said communications means; means for transmitting said input value to said secure host server; means for receiving a debit account number unique to said transaction; means to assign a customer selected personal identification number (PIN) to said debit account number during said transaction; and means for providing said debit account number and said PIN to said customer in readable format.

7. (Previously amended) The system of claim 6, wherein said secure host server is operatively coupled to a processing means; said processing means including: means for creating a debit account specific to said transaction, means for assigning a unique debit account number [[with]] to said debit account; and means for storing an electronic representation of currency equivalent to the input value into said debit account; and means for associating said personal identification number (PIN) with said debit account.

8. (Previously amended) The system of claim 6, further comprising a database for storing said debit account number, said database further including account balance information associated with said debit account number, wherein said funds can be withdrawn from said debit account by a customer using said debit account number and said PIN.

9. (Previously amended) The system of claim 7, wherein said debit account is indexed in said database by said debit account number and said PIN.

10. (Previously amended) The system of claim 6, wherein said printing means generates a printed receipt specific to said transaction containing said account number and said PIN.

11. (Cancelled)

12. (Previously amended) The system of claim 6, wherein said means to assign a customer-selected PIN to said debit account number comprises a keypad operatively connected to said transaction terminal.

13. (Previously amended) The system of claim 6, wherein said means to assign a customer-selected PIN to said debit account number comprises a biometric scanning apparatus.

14. (Cancelled)

15. (Previously amended) The system of claim 8, wherein said debit account is indexed in said database by said debit account number and said customer selected PIN.

16. (Withdrawn) A method for establishing a debit account at a point of sale transaction terminal including the steps of:

initiating a point of sale transaction to accept funds from a customer to be deposited into a debit account;

inputting a value representing funds to be deposited into said debit account into said transaction terminal;

communicating the input value to a secure host server;

receiving a debit account number unique to said transaction from the secure host server;

and

providing the debit account number to the customer.

17. (Withdrawn) The method of claim 16, further including the step of receiving a unique personal identifier number (PIN) corresponding to the debit account number from the secure host server.

18. (Withdrawn) The method of claim 16, further comprising the step of assigning a customer-selected PIN to the debit account number.

19. (Withdrawn) The method of claim 16, further providing the step of providing printed confirmation of the transaction, wherein said printed confirmation a receipt specific to the

transaction which includes the debit account number and the amount of the funds deposited in the debit account.

20. (Withdrawn) The method of claim 16, further comprising the step of providing a printed receipt containing the PIN number.

21. (Withdrawn) The method of claim 16, further comprising the secure host communicating the order information from a plurality of customers to an automated clearing house; the automated clearing house communicating the order information to a bank having an account for the merchant; the bank for the merchant transferring funds associated with the order to the automated clearing house, and the automated clearing house transferring the transferred funds to a second bank having an account for the financial services provider.